What is claimed is:

1.   A N-dimensional biometric security system comprising

a station for receiving input information from a user representative of the user and generating a responsive signal thereto;

a first data base having a plurality of words and language rules for generating one-time challenge phrases corresponding to the user and a session access request therein;

a second data base having biometric models of the users therein; and

a controller to receive and validate said signal as representative of the user, said controller communicating with said first data base for delivering a randomly generated challenge phrase at said station for the user to speak in response to validation of said signal, and said controller communicating with said station to receive and validate a spoken response to said selected challenge phrase as representative of the user.

2.   A method of identifying and validating a user comprising the steps of

having a user initially input information representative of the user at a station;

generating a signal responsive to the information;

receiving and validating the signal as representative of the user;

thereafter delivering a randomly generated challenge phrase at said station for the user to speak in response to validation of said signal;

having said user speak the randomly generated challenge phrase and generating a second signal representative of the spoken response to said challenge phrase; and

thereafter receiving and validating the second signal as representative of the user.

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